



Atty. Docket No.: 4103/1

Gp 2166

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7-23-04  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Deborah A. Dixon, *et al.*  
Serial No. : 10/041,752 Examiner: To Be Assigned  
Filed : January 7, 2002 Group Art Unit: 2166  
Title : SYSTEM AND METHOD FOR ASSET  
ACCUMULATION AND RISK MANAGEMENT

Commissioner for Patents  
Washington, D.C. 20231

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INFORMATION DISCLOSURE STATEMENT

**GROUP 3600**

Sir:

Applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List, and a copy of each document listed therein, pursuant to 37 C.F.R. §§ 1.97 and 1.98. The Examiner is requested to consider the enclosed documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation List to the applicant's undersigned Attorney.

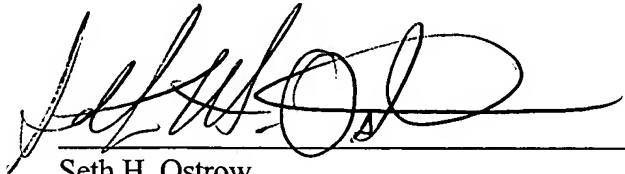
**This IDS is being filed under 37 CFR 1.97(b). Thus, no fee is due.** For each cited pending United States application, enclosed are the application specification, including the claims, and any drawing of the application, or that portion of the application which caused it to be listed including any claims directed to that portion

**Statement under 37 CFR 1.97(e)(1).** Each item of information contained in this IDS was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the IDS. Also enclosed in this regard is a copy of the International Search Report in PCT International Patent Application No. PCT/US02/00475, which PCT International Patent Application claims priority with the instant Application from a common United States Provisional Application.

The Commissioner is hereby authorized to charge any deficiency, or to credit any overpayment, to the undersigned attorney's Deposit Account No. 02-4270.

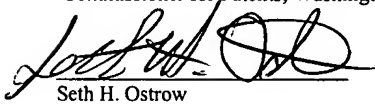
Respectfully Submitted,

Dated: January 7, 2003



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<b>INFORMATION DISCLOSURE CITATION LIST</b>	<b>Atty. Docket No.:</b> 4103/1	<b>Application Serial No.:</b> 10/041,752
	<b>Applicants:</b> Deborah A. Dixon, <i>et al.</i>	
	<b>Filing Date:</b> January 7, 2002	<b>Group Art Unit:</b> 2166

**U.S. PATENT DOCUMENTS**

Exam. Init		Document Number	Date	Name	Class	Subclass
		5,812,976	09/22/98	Donald M. Luskin, <i>et al.</i>	705	36
		6,332,125	12/18/01	Brock W. Callen, <i>et al.</i>	705	4

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**GROUP 3600****FOREIGN PATENT DOCUMENTS**

Exam. Init.		Document Number	Date	Country	Class	Sub Class

**OTHER DOCUMENTS** (including Author, Title, Date, Pertinent Pages, etc.)


<b>Examiner:</b>	<b>Date Considered:</b>
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